

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|--------------|--------------|
| Debtor 1 | <u>Michael</u> | <u>Ramos</u> | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Daphne</u> | <u>Y.</u> | <u>Ramos</u> |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>District of New Jersey</u> | | |
| Case number (if known) | <u>19-17748/MBK</u> | | |

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

1. *Schedule A/B: Property* (Official Form 106A/B)

| | |
|---|---------------------|
| 1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> | <u>\$390,000.00</u> |
| 1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> | <u>\$62,305.87</u> |
| 1c. Copy line 63, Total of all property on <i>Schedule A/B</i> | <u>\$452,305.87</u> |

Your assets

Value of what you own

Part 2: Summarize Your Liabilities

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

| | |
|---|---------------------|
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> | <u>\$273,012.00</u> |
|---|---------------------|

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

| | |
|--|---------------------|
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> | <u>\$0.00</u> |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> | <u>\$184,772.00</u> |

Your total liabilities

Your liabilities

Amount you owe

\$457,784.00

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)

| | |
|---|-------------------|
| Copy your combined monthly income from line 12 of <i>Schedule I</i> | <u>\$7,340.45</u> |
|---|-------------------|

5. *Schedule J: Your Expenses* (Official Form 106J)

| | |
|---|-------------------|
| Copy your monthly expenses from line 22c of <i>Schedule J</i> | <u>\$6,829.74</u> |
|---|-------------------|

| | | | | |
|----------|----------------|-------------|--------------|--|
| Debtor 1 | Michael | | Ramos | |
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| | First Name | Middle Name | Last Name | |

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Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$8,316.34

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

| | |
|--|------------------------|
| 9a. Domestic support obligations (Copy line 6a.) | <u>\$0.00</u> |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | <u>\$0.00</u> |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | <u>\$0.00</u> |
| 9d. Student loans. (Copy line 6f.) | <u>\$0.00</u> |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | <u>\$0.00</u> |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | + <u>\$0.00</u> |
| 9g. Total. Add lines 9a through 9f. | <u>\$0.00</u> |

Fill in this information to identify your case and this filing:

| | | | |
|---|-------------------------------|--------------|--------------|
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| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>District of New Jersey</u> | | |
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☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1 11 Center Street
 Street address, if available, or other description

Eatontown, NJ 07724
 City State ZIP Code

Monmouth
 County

What is the property? Check all that apply.

- ☐ Single-family home
☒ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

| | |
|---------------------------------------|---------------------------------------|
| Current value of the entire property? | Current value of the portion you own? |
| <u>\$390,000.00</u> | <u>\$390,000.00</u> |

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Joint Tenant

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

Property was purchased by Debtors on or about August 26, 2016 for \$310,000.00.

Source of Value:

Debtors list the value of their property at the price it was appraised for on or about July 14, 2021 by certified appraiser, John Mack, Mack Appraisal Service, 39 Whitfield Street, Caldwell, NJ 07006 (973) 226-4144. Property is secured and encumbered by a first mortgage held by Lakeview Loan Servicing LLC c/o LoanCare, which totals approximately \$273,012.00. Debtors are proposing to pay any non-exempt equity into their Chapter 13 plan after a liquidation analysis: \$390,000.00 (Market Value) - \$39,000.00 (10% cost of sale/admin. fees) = \$351,000.00 - \$273,012.00 (Approximate payoff amount for first mortgage) = \$77,988.00 - \$50,300.00 (exemption per 11 U.S.C. sec. 522(d)(1)) - \$110.00 (Debtors' unused Federal Wildcard Exemption under sec. 522(d)(5)) = \$27,578.00. Based on the analysis above, the Debtors have \$27,578 of non-exempt equity, which shall be paid into their Chapter 13 plan over 5 years.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

→ \$390,000.00

| | | | | |
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Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: Volkswagen Who has an interest in the property? Check one.
Model: Jetta
Wolfsburg
Year: 2010
Approximate mileage: 68,000

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

| | |
|--|--|
| Current value of the entire property? | Current value of the portion you own? |
| <u>\$6,402.00</u> | <u>\$6,402.00</u> |

☐ Check if this is community property (see instructions)

Other information:

Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of November 3, 2021).

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

→ \$6,402.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe.....

Debtor's Household Goods. No particular item exceeds \$625.00 in market value.

\$15,000.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☒ No
☐ Yes. Describe.....

| | | | | | |
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8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No ☐ Yes. Describe..... _____

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No ☐ Yes. Describe..... _____

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No ☐ Yes. Describe..... _____

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No ☒ Yes. Describe..... Debtor's Clothing. **\$1,000.00**

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No ☒ Yes. Describe..... Debtors' Jewelry. **\$3,000.00**

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No ☐ Yes. Describe..... _____

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No ☐ Yes. Describe..... _____

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here..... →

\$19,000.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

| | | | | |
|----------|----------------|-------------|--------------|--|
| Debtor 1 | Michael | | Ramos | |
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Case number (if known) **19-17748/MBK**

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No
☒ Yes..... Cash..... \$40.00

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
☒ Yes.....

Institution name:

| | | |
|-------------------------|---|-------------------|
| 17.1. Checking account: | <u>Valley National Bank, Ocean, NJ.</u> | <u>\$2,000.00</u> |
| 17.2. Checking account: | <u>Valley National Bank, Ocean, NJ.</u> | <u>\$200.00</u> |
| 17.3. Checking account: | <u>Valley National Bank, Ocean, NJ.</u> | <u>\$300.00</u> |

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No
☐ Yes.....

Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No
☐ Yes. Give specific information about them.....

Name of entity: _____ % of ownership: _____

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. *Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No
☐ Yes. Give specific information about them.....

Issuer name:

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No
☒ Yes. List each account separately.

Type of account: _____ Institution name: _____

| | | | | |
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401(k) or similar plan: Costco Retirement Plan. Value listed as of September 30, 2021. \$14,049.10

401(k) or similar plan: Robinson Family Chiropractic Retirement Plan. Value listed as of September 30, 2021. \$20,314.77

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No
☐ Yes.....

Institution name or individual:

Electric: _____

Gas: _____

Heating oil: _____

Security deposit on rental unit: _____

Prepaid rent: _____

Telephone: _____

Water: _____

Rented furniture: _____

Other: _____

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No
☐ Yes.....

Issuer name and description:

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No
☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

| | | | | | |
|----------|----------------|-------------|--------------|--|--|
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| | First Name | Middle Name | Last Name | | Case number (if known) 19-17748/MBK |

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No
☐ Yes. Give specific information about them.... _____

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No
☐ Yes. Give specific information about them.... _____

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No
☐ Yes. Give specific information about them.... _____

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

☒ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: _____
State: _____
Local: _____

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No
☐ Yes. Give specific information.....

Alimony: _____
Maintenance: _____
Support: _____
Divorce settlement: _____
Property settlement: _____

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No
☐ Yes. Give specific information..... _____

| | | | | |
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Case number (if known) **19-17748/MBK**

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.... Company name: Beneficiary: Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information.....

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information.....

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..... →

\$36,903.87

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☒ No

☐ Yes. Describe.....

| | | | | |
|----------|----------------|-------------|--------------|--|
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Case number (if known) **19-17748/MBK**

39. **Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No
☐ Yes. Describe..... _____

40. **Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

☒ No
☐ Yes. Describe..... _____

41. **Inventory**

☒ No
☐ Yes. Describe..... _____

42. **Interests in partnerships or joint ventures**

☒ No
☐ Yes. Describe.....

Name of entity: _____ % of ownership: _____ % _____

43. **Customer lists, mailing lists, or other compilations**

☒ No
☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
☒ No
☐ Yes. Describe..... _____

44. **Any business-related property you did not already list**

☒ No
☐ Yes. Give specific information.....

45. **Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....→**

\$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

| | | | | |
|----------|----------------|-------------|--------------|--|
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Case number (if known) **19-17748/MBK**

47. **Farm animals**

Examples: Livestock, poultry, farm-raised fish

☒ No
☐ Yes.....

48. **Crops—either growing or harvested**

☒ No
☐ Yes. Give specific information.....

49. **Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

☒ No
☐ Yes.....

50. **Farm and fishing supplies, chemicals, and feed**

☒ No
☐ Yes.....

51. **Any farm- and commercial fishing-related property you did not already list**

☒ No
☐ Yes. Give specific information.....

52. **Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.....** → **\$0.00**

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

☐ No
☒ Yes. Give specific information.....

For Co-Debtor's (Michael Ramos) interest in potential recovery of soft tissue injuries sustained in a post-petition motor vehicle accident that occurred on 11/09/20. Also for Co-Debtor's (Daphne Ramos) interest in loss of consortium claim. Personal Injury attorney: Nicholas Waltman (973) 777-8600, 200 Broadacres Drive, Suite 180, Bloomfield, NJ 07003.

unknown

54. **Add the dollar value of all of your entries from Part 7. Write that number here.....** → **\$0.00**

Part 8: List the Totals of Each Part of this Form

55. **Part 1: Total real estate, line 2.....** → **\$390,000.00**

56. **Part 2: Total vehicles, line 5** **\$6,402.00**

57. **Part 3: Total personal and household items, line 15** **\$19,000.00**

| | | | |
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58. Part 4: Total financial assets, line 36 \$36,903.87

59. Part 5: Total business-related property, line 45 \$0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$0.00

61. Part 7: Total other property not listed, line 54 + \$0.00

62. Total personal property. Add lines 56 through 61..... \$62,305.87 Copy personal property total → + \$62,305.87

63. Total of all property on Schedule A/B. Add line 55 + line 62..... \$452,305.87

Fill in this information to identify your case:

| | | |
|---|-------------------------------|-----------------|
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| | First Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Daphne</u> | <u>Y. Ramos</u> |
| | First Name | Last Name |
| United States Bankruptcy Court for the: | <u>District of New Jersey</u> | |
| Case number (if known) | <u>19-17748/MBK</u> | |

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own Copy the value from Schedule A/B | Amount of the exemption you claim Check only one box for each exemption. | Specific laws that allow exemption |
|---|--|--|------------------------------------|
| Brief description: <u>11 Center Street Eatontown, NJ 07724</u> | <u>\$390,000.00</u> | <input checked="" type="checkbox"/> <u>\$50,300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(1)</u> |
| Line from Schedule A/B: <u>1.1</u> | | <input checked="" type="checkbox"/> <u>\$110.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(5)</u> |
| Brief description: 2010 Volkswagen Jetta Wolfsburg Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of November 3, 2021). | <u>\$6,402.00</u> | <input checked="" type="checkbox"/> <u>\$6,402.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(2)</u> |
| Line from Schedule A/B: <u>3.1</u> | | | |

| | | | | |
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Part 2: Additional Page

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Debtor 1 **Michael**
 Debtor 2 **Daphne** **Y.** **Ramos**
 First Name Middle Name Last Name

Case number (if known) 19-17748/MBK

Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own <small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim <small>Check only one box for each exemption.</small> | Specific laws that allow exemption |
|--|---|--|---|
| Brief description: Debtor's Household Goods. No particular item exceeds \$625.00 in market value. Line from Schedule A/B: <u>6</u> | <u>\$15,000.00</u> | <input checked="" type="checkbox"/> <u>\$15,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(3)</u> _____ _____ |
| Brief description: Debtor's Clothing. Line from Schedule A/B: <u>11</u> | <u>\$1,000.00</u> | <input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(3)</u> _____ _____ |
| Brief description: Debtors' Jewelry. Line from Schedule A/B: <u>12</u> | <u>\$3,000.00</u> | <input checked="" type="checkbox"/> <u>\$3,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(4)</u> _____ _____ |
| Brief description: Cash Line from Schedule A/B: <u>16</u> | <u>\$40.00</u> | <input checked="" type="checkbox"/> <u>\$40.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(5)</u> _____ _____ |
| Brief description: Valley National Bank, Ocean, NJ. Checking account Line from Schedule A/B: <u>17</u> | <u>\$2,000.00</u> | <input checked="" type="checkbox"/> <u>\$2,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(5)</u> _____ _____ |
| Brief description: Valley National Bank, Ocean, NJ. Checking account Line from Schedule A/B: <u>17</u> | <u>\$200.00</u> | <input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(5)</u> _____ _____ |
| Brief description: Valley National Bank, Ocean, NJ. Checking account Line from Schedule A/B: <u>17</u> | <u>\$300.00</u> | <input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(5)</u> _____ _____ |
| Brief description: Costco Retirement Plan. Value listed as of September 30, 2021. Line from Schedule A/B: <u>21</u> | <u>\$14,049.10</u> | <input checked="" type="checkbox"/> <u>\$14,049.10</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(12)</u> _____ _____ |

| | | | | |
|----------|----------------|-------------|--------------|--|
| Debtor 1 | Michael | | Ramos | |
| Debtor 2 | Daphne | Y. | Ramos | |
| | First Name | Middle Name | Last Name | |

Case number (if known) 19-17748/MBK

Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own <small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim <small>Check only one box for each exemption.</small> | Specific laws that allow exemption |
|---|---|--|--|
| <p>Brief description:</p> <p>Robinson Family Chiropractic Retirement Plan. Value listed as of September 30, 2021.</p> <p>Line from Schedule A/B: <u>21</u></p> | <u>\$20,314.77</u> | <input checked="" type="checkbox"/> <u>\$20,314.77</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(12)</u> |
| <p>Brief description:</p> <p>For Co-Debtor's (Michael Ramos) interest in potential recovery of soft tissue injuries sustained in a post-petition motor vehicle accident that occurred on 11/09/20. Also for Co-Debtor's (Daphne Ramos) interest in loss of consortium claim. Personal Injury attorney: Nicholas Waltman (973) 777-8600, 200 Broadacres Drive, Suite 180, Bloomfield, NJ 07003.</p> <p>Line from Schedule A/B: <u>53</u></p> | <u>unknown</u> | <input checked="" type="checkbox"/> <u>\$50,300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <u>11 U.S.C. § 522(d)(11)(D)</u> |

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|--------------|--------------|
| Debtor 1 | <u>Michael</u> | <u>Ramos</u> | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | <u>Daphne</u> | <u>Y.</u> | <u>Ramos</u> |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | <u>District of New Jersey</u> | | |
| Case number (if known) | <u>19-17748/MBK</u> | | |

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No
☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)*.

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Michael Ramos
Michael Ramos, Debtor 1

X /s/ Daphne Y. Ramos
Daphne Y. Ramos, Debtor 2

Date 12/09/2022
MM/ DD/ YYYY

Date 12/09/2022
MM/ DD/ YYYY